

Regional Disparity in India in Relation to Poverty

Vivek Tripathi* and Dr. R.N. Dubey**

*PhD. Research Scholar, Department of Geography, Delhi School of Economics,
University of Delhi, Delhi – 110007
Email: vivektripathi21@gmail.com

**Associate Professor, Bhim Rao Ambedkar College, University of Delhi, Delhi.
Email: drrndubey@yahoo.com

Abstract

Poverty is the most challenging problem of India. Prevalence of increased number of poor in a country signals towards the skewed growth where provision of equal opportunities are getting compromised. This paper examines the prevalence of regional pattern of poverty in India by examining the secondary level data. This article examines the spatio-temporal distribution of poverty in different states of India assessing Human Development Index (HDI), Human Poverty Index (HPI), health, nutritional and socio-economic indicators. The concentration of extreme poverty in India is found rural areas of North Indian states, while southern states of India experience lower level of poverty. Several specialised programmes have been running since long time but there are no significant changes in the nutritional and health status of the people. There is requirement to study the improved standard definitions of poverty line to divert the required resources to appropriate recipients and bring structural changes at the institutional level.

Keywords: Poverty, Regional Disparity, HDI, Health.

No Society can surely be flourishing and happy, of which the far greater part of the members are poor and miserable.” – Adam Smith

Introduction

The beginning of human on the earth is associated with the differences. There has been a divide between resourceful and resource less or wealthy and poor since time immemorial. These divisions and differences are being reduced in the current democratic systems in the world. The democratic

governments try to bring equality and narrow the gap through redistribution of resources. It must be noted that the availability of resources is not homogenous in all the places. Thus, it becomes necessary to bring about effective redistribution for lasting change. Efficient distribution is possible only if the deserving beneficiaries are recognised seeking government help (Dreze and Husain 1995). To identify these recipients some benchmarks are required that can justify the status of the people and person falling below the stated benchmark would be considered as poor and person falling above the baseline would be considered as rich.

The problem of poverty in India is very alarming. One-fifth of the world's poor are living in India only. As per the latest data of 2009-10, the current ratio of poverty in India is 29.8 % of the population which is low from 37.2% in 2004-05. The consumption of Rs. 673 per month for rural area and Rs. 860 for urban area was defined as the poverty line. As per the Global Hunger Index Report (2016) by International Food Research Institute, India ranks 97 among 118 countries of the world. Even though India has no shortage of food, the country has the highest percentage of underweight children below five.

After independence, the primary focus of the democratic government of India was the provision of basic needs to the people, reduction of poverty and upliftment of the poor. The Indian government had a universal distribution system (PDS Public distribution system) for all the citizens of India irrespective of their socio-economic status. After the 1990s, the government of India brought landmark changes in the socialistic structure of India to a market-based economy. The Government adopted a more focused approach to provide subsidised products to only deserving poor. Substantial fiscal constraints led the government to adopt a Targeted Public Distribution System which provided subsidised food to the people living below poverty line. Antodaya Anna Yojana started on 25 December 2000 was one of such schemes initiated by the government to provide food to the poorest of the poor at a highly subsidised rate in the country. Determination of poverty line became a critical issue since then.

Poverty Line

There is a lot of debate on the calculation of Poverty Line since its defining in the mid-1970s when first such poverty line was created by the Planning Commission. The Niti Aayog measures the poverty threshold by the data provided by National Statistical Survey Organisation (NSSO). NSSO

conducts a survey at a regular interval of five years to measure consumption pattern of the various section of the society. Niti Aayog calculates the nutritional requirement for the minimum basic living of a person through constituting an appropriate 'Poverty Line Basket (PLB)'. The ideal PBL is decided separately for rural and urban areas. It is based on per day calorie intake of 2100 (urban) and 2400 (rural) which contains food and non-food items like food, rent, clothing, fuel, entertainment, etc. based on the recommendation of the expert group constituted by the government from time to time. The average requirement of calorie intake is calculated by considering categories of age, sex and occupation with the corresponding calorie norms provided by Indian Council of Medical Research (ICMR). The benchmark for poverty line is determined in financial figures (Rs. 16/25/32 etc.) decided by the expert panel of NITI Aayog. Economists like DT Lakdawala, YK Alagh, S Tendulkar and C Rangarajan have been involved in determining the poverty line from time to time. The inclusion of some other basic requirement in addition to food is credited to Suresh Tendulkar (2009) and C Rangarajan (2014).

The number of poor people below the poverty line is a medium to determine the effectiveness of the government policies having a goal of egalitarian society. There is no uniform mechanism for determination of urban poor while the ministry of rural development conducts BPL census since 1992 for 'rural poor' and determine the actual number of people below poverty line (BPL). Poverty is multidimensional, and the policy framed for the poor should be either universal or group oriented to achieve targeted goals, for example, the MNREGA scheme is universal, but the focus of government is mainly to 250 backward districts, the food security bill approaches to one-third population of India way more than BPL population, Pradhan Mantri Awas Yojna is for homeless people (not for BPL people), Right to Education (RTE) is a universal scheme. However, some schemes are solely for BPL cardholders like Kerosene Oil and free gas connections. Notwithstanding all the issues related to poverty line the most important task is to bring apt measures to categories the people below poverty line (BPL) and above poverty line (APL) and measure and compare the effects of various national and state government policies regularly. In a vast country like India, it is a challenging task to create a full-proof system for the inclusion and exclusion of the people of BPL and APL. There is always a risk of directing benefits to undeserving one and excluding the deserving one. This risk is more due to dynamic determinants of poverty line basket. Price differentials are varying from one state to other from time to time (Minhas, Jain and Tendulkar 1991). Moreover, the consumption patterns, prices

of things and nutritional requirements keep changing according to the mechanism of macroeconomics and population which make's hard to determine the poverty line perfect of all India.

Types of Poverty

There are two types of poverty: a) Absolute Poverty and b) Relative Poverty. Most of the countries prefer targeting absolute poverty.

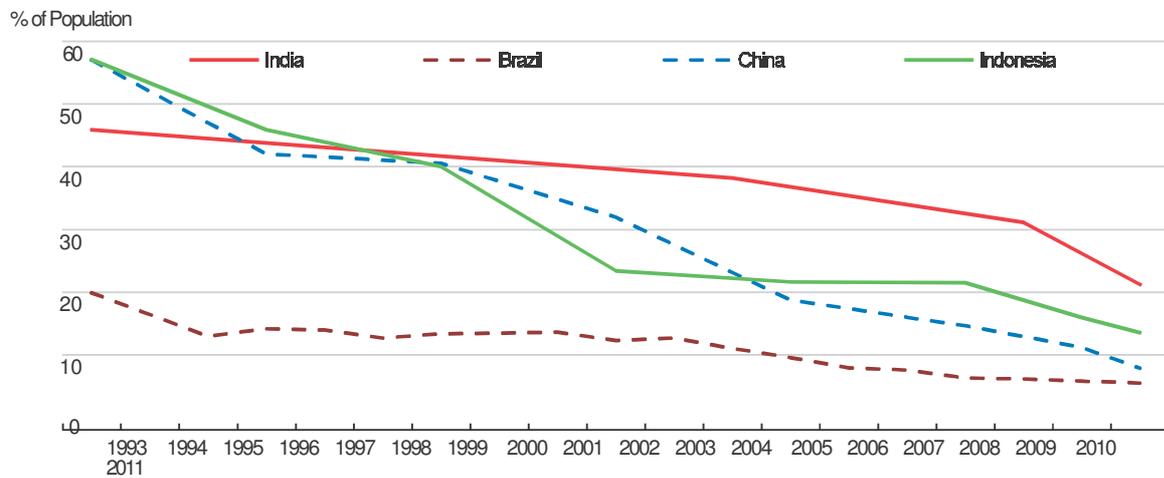
a) **Absolute Poverty:** In absolute poverty minimum basic standards are set by various components, and people living below these set of standards are termed as poor in the government policies. These standards are established by the determination of poverty line basket and the monetary calculation of that basket like in India. If an individual's financial gain or consumption expenditure is thus little that he cannot live at minimum subsistence level, he is considered to be the absolute poor. It essentially indicates a deprivation of some type leading to hunger and starvation.

b) **Relative Poverty:** Relative Poverty is calculated concerning rich people of a country. In relative poverty, a certain percentage of individuals living at the bottom of society is termed as poor. These relative poor might have all the essential amenities and a set standard of living, but because of their low income in comparison to national per capita income, they are given certain benefits by the government. Poverty is seen considered to be the inequality between the poorest and the rest of the community. Due to very low consumption of the vast population of India, the only option left to the government is to focus on absolute poverty.

Poverty in India

According to the World Bank Report (2016), 21.9% population of India remains below the poverty line in the year 2011. The proportion of employed population below \$1.90 Purchasing Power Parity is 17.9%.

A balanced and robust regional development is vital for the inclusive development. At present income inequality and access to the necessary public services is very high between states and urban and rural areas (Figure 1). More freedom to the states in the federalism model of India would help modernise policies and tailor the plans as per local situations.

Figure 1: Poverty head count ratio at \$1.90 a day (2011 PPP)

Source:OECD Economic Outlook 100 database; Central Statistics Office; World Bank World Development Indicators database.

At 2011-12 prices, poverty line at national level was determined as per capita/month expenditure INR 972 in rural area and INR 1407 in urban areas. These poverty lines were calculated from Modified Mixed Recall Period (MMRP) consumption expenditure distribution of latest National Sample Survey (NSS) 68th round. These poverty lines are then further matched with the state specific lines to depict differences in price form one state to the other. Table 1 depicts the disparity in the state level poverty line in the rural and urban areas for the year 2011-12.

Table 1: State-wise Poverty Line in Rural and Urban areas for 2011-12(Rs. per capita, per month)

| S.No | States/UTs | Poverty Line | |
|------|----------------------------|--------------|---------|
| | | Rural | Urban |
| 1 | Andhra Pradesh | 1031.74 | 1370.84 |
| 2 | Arunachal Pradesh | 1151.01 | 1482.94 |
| 3 | Assam | 1006.66 | 1420.12 |
| 4 | Bihar | 971.28 | 1229.30 |
| 5 | Chhattisgarh | 911.80 | 1229.72 |
| 6 | Delhi | 1492.46 | 1538.09 |
| 7 | Goa | 1200.60 | 1470.07 |
| 8 | Gujarat | 1102.83 | 1507.06 |
| 9 | Haryana | 1127.82 | 1528.31 |
| 10 | Himachal Pradesh | 1066.60 | 1411.59 |
| 11 | Jammu & Kashmir | 1044.48 | 1403.25 |
| 12 | Jharkhand | 904.02 | 1272.06 |
| 13 | Karnataka | 975.43 | 1373.28 |
| 14 | Kerala | 1054.03 | 1353.68 |
| 15 | Madhya Pradesh | 941.70 | 1340.28 |
| 16 | Maharashtra | 1078.34 | 1560.38 |
| 17 | Manipur | 1185.19 | 1561.77 |
| 18 | Meghalaya | 1110.67 | 1524.37 |
| 19 | Mizoram | 1231.03 | 1703.93 |
| 20 | Nagaland | 1229.83 | 1615.78 |
| 21 | Orissa | 876.42 | 1205.37 |
| 22 | Punjab | 1127.48 | 1479.27 |
| 23 | Rajasthan | 1035.97 | 1406.15 |
| 24 | Sikkim | 1126.25 | 1542.67 |
| 25 | Tamil Nadu | 1081.94 | 1380.36 |
| 26 | Tripura | 935.52 | 1376.55 |
| 27 | Uttar Pradesh | 889.82 | 1329.55 |
| 28 | Uttarakhand | 1014.95 | 1408.12 |
| 29 | West Bengal | 934.10 | 1372.68 |
| 30 | Puducherry# | 1130.10 | 1382.31 |
| 31 | Andaman & Nicobar Islands# | 1314.98 | 1797.69 |
| 32 | Chandigarh# | 1303.17 | 1481.21 |
| 33 | Dadra & Nagar Haveli# | 1008.39 | 1540.81 |
| 34 | Daman & Diu# | 1200.60 | 1434.93 |
| 35 | Lakshadweep# | 1327.77 | 1458.69 |
| | All India | 972 | 1407 |

Source: National Sample Survey Organisation

Table 2 illustrates that the lowest rural consumption expenditure is present in Orissa with INR 876.42 followed by Uttar Pradesh (INR 889.82), Jharkhand (INR 889.82), Chhattisgarh (INR 911.80), and West Bengal (INR 934.10). Highest rural consumption expenditure is present in **Delhi with INR 1492.46** followed by Lakshadweep (INR 1327.77), Andaman & Nicobar Islands (INR 1314.98), Chandigarh (INR 1303.17), and Mizoram (INR 1231.03). There are only for states having more than the national average of INR 972 rural consumption expenditure. There is not much difference in the consumption expenditure of urban areas in the rank of states in comparison to consumption expenditure of rural areas. Lowest urban consumption expenditure is present in Orissa with INR 1205.37, followed by Bihar (INR 1229.30), Chhattisgarh (1229.72), Jharkhand (1229.72), and Uttar Pradesh (INR 1329.55). Highest urban consumption expenditure is present in Andaman & Nicobar Islands (INR 1797.69), followed by Mizoram (INR 1703.93), Nagaland (INR 1615.78), Manipur (INR 1561.77) and Maharashtra (INR 1560.38).

Table 2: Poverty Ratio and Number of Poor in 2011-12

| S. No. | States/UTs | RURA | | Urban | | Tota | |
|--------|-------------------|-----------------|------------------------|-----------------|------------------------|-----------------|------------------------|
| | | % age of Person | No. of Persons (lakhs) | % age of Person | No. of Persons (lakhs) | % age of Person | No. of Persons (lakhs) |
| 1 | Andhra Pradesh | 12.7 | 71.5 | 15.6 | 45.7 | 13.7 | 117.3 |
| 2 | Arunachal Pradesh | 39.3 | 4.3 | 30.9 | 1.0 | 37.4 | 5.3 |
| 3 | Assam | 42.0 | 114.1 | 34.2 | 15.4 | 40.9 | 129.5 |
| 4 | Bihar | 40.1 | 376.8 | 50.8 | 61.4 | 41.3 | 438.1 |
| 5 | Chhattisgarh | 49.2 | 97.9 | 43.7 | 26.9 | 47.9 | 124.8 |
| 6 | Delhi | 11.9 | 0.5 | 15.7 | 26.3 | 15.6 | 26.7 |
| 7 | Goa | 1.4 | 0.1 | 9.1 | 0.8 | 6.3 | 0.9 |
| 8 | Gujarat | 31.4 | 109.8 | 22.2 | 58.9 | 27.4 | 168.8 |
| 9 | Haryana | 11.0 | 18.4 | 15.3 | 14.0 | 12.5 | 32.4 |
| 10 | Himachal Pradesh | 11.1 | 6.9 | 8.8 | 0.6 | 10.9 | 7.5 |
| 11 | Jammu & Kashmir | 12.6 | 11.7 | 21.6 | 7.6 | 15.1 | 19.3 |
| 12 | Jharkhand | 45.9 | 117.0 | 31.3 | 25.5 | 42.4 | 142.5 |
| 13 | Karnataka | 19.8 | 74.8 | 25.1 | 60.9 | 21.9 | 135.7 |
| 14 | Kerala | 7.3 | 12.3 | 15.3 | 26.0 | 11.3 | 38.3 |
| 15 | Madhya Pradesh | 45.2 | 241.4 | 42.1 | 86.3 | 44.3 | 327.8 |
| 16 | Maharashtra | 22.5 | 139.9 | 17.0 | 88.4 | 20.0 | 228.3 |
| 17 | Manipur | 34.9 | 6.7 | 73.4 | 6.3 | 46.7 | 12.9 |
| 18 | Meghalaya | 26.3 | 6.4 | 16.7 | 1.0 | 24.4 | 7.4 |
| 19 | Mizoram | 33.7 | 1.8 | 21.5 | 1.2 | 27.4 | 3.1 |
| 20 | Nagaland | 6.1 | 0.8 | 32.1 | 1.9 | 14.0 | 2.8 |

| | | | | | | | |
|----|----------------------------|------|--------|------|--------|------|--------|
| 21 | Orissa | 47.8 | 169.0 | 36.3 | 26.0 | 45.9 | 195.0 |
| 22 | Punjab | 7.4 | 12.9 | 17.6 | 18.7 | 11.3 | 31.6 |
| 23 | Rajasthan | 21.4 | 112.0 | 22.5 | 39.5 | 21.7 | 151.5 |
| 24 | Sikkim | 20.0 | 0.9 | 11.7 | 0.2 | 17.8 | 1.1 |
| 25 | Tamil Nadu | 24.3 | 91.1 | 20.3 | 72.8 | 22.4 | 163.9 |
| 26 | Tripura | 22.5 | 6.1 | 31.3 | 3.2 | 24.9 | 9.3 |
| 27 | Uttar Pradesh | 38.1 | 600.9 | 45.7 | 208.2 | 39.8 | 809.1 |
| 28 | Uttarakhand | 12.6 | 8.9 | 29.5 | 9.4 | 17.8 | 18.4 |
| 29 | West Bengal | 30.1 | 188.6 | 29.0 | 86.8 | 29.7 | 275.4 |
| 30 | Puducherry | 5.9 | 0.2 | 8.6 | 0.7 | 7.7 | 1.0 |
| 31 | Andaman & Nicobar Islands# | 6.6 | 0.2 | 4.9 | 0.1 | 6.0 | 0.2 |
| 32 | Chandigarh# | 12.0 | 0.0 | 21.5 | 2.3 | 21.3 | 2.3 |
| 33 | Dadra & Nagar Haveli# | 55.2 | 1.0 | 15.3 | 0.3 | 35.6 | 1.3 |
| 34 | Daman & Diu# | 0.0 | 0.0 | 17.6 | 0.4 | 13.7 | 0.4 |
| 35 | Lakshadweep# | 0.6 | 0.0 | 7.9 | 0.0 | 6.5 | 0.0 |
| | All India | 30.9 | 2605.2 | 26.4 | 1024.7 | 29.5 | 3629.9 |

- Union Territories

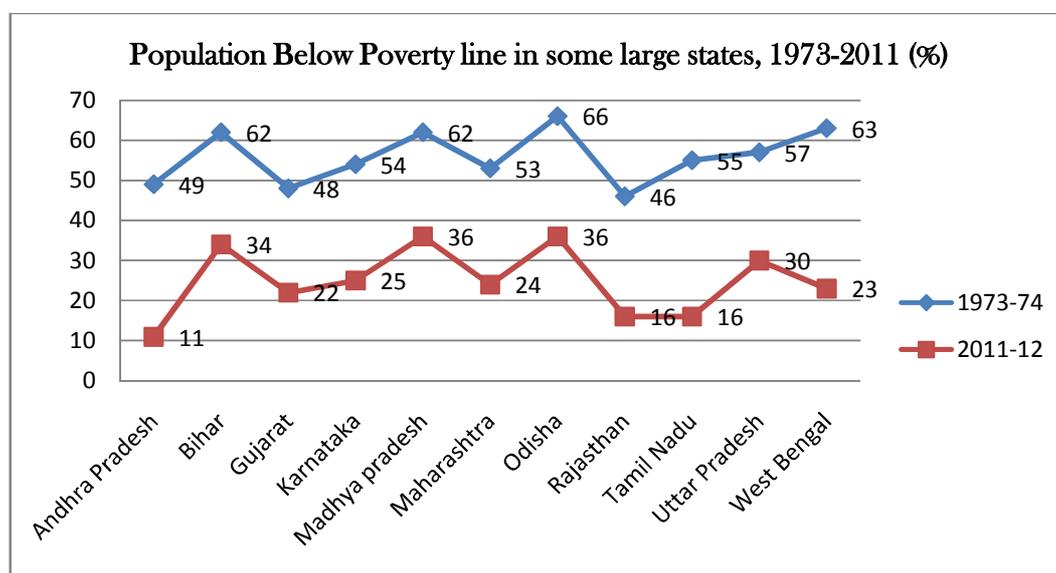
Source: Ministry of Statistics and Programme Implementation, Government of India.

Out of total 36 states/UTs, Andaman & Nicobar Islands (6.0%), Goa (6.3%), Lakshadweep (6.5%), Puducherry (7.7%), and Himachal Pradesh (10.9%) are the top five states/UTs having lowest percentage of people living below poverty line followed by Kerala (11.3%), Punjab (11.3%), Haryana (12.5%) and Andhra Pradesh (13.7%) in the year 2011-12, while the national average remains 29.5 %. Chhattisgarh has the highest percentage of people (47.9%) living below poverty line. Other states with the largest proportion of poor people in India are Manipur (46.7%), Orissa (45.9%), Madhya Pradesh (44.3%), Jharkhand (42.4%) and Bihar (41.3%). There is enormous disparity among different states regarding poverty in India. While Goa ranks best among states with only 6.3 % percent people living below poverty line, there are states like Chhattisgarh where almost half (47.9 %) of the population is living below poverty line. There is a gap of approximately 42% between the two states having highest and the lowest percentage of poor. This disparity is also present in the rural and urban poverty proportion of different states. Daman and Diu is the only state/Union Territory where the percentage of rural population living below poverty level is zero. Other states/UTs with the lowest proportion of rural population below the poverty line are Lakshadweep (0.6 %), Goa (1.4 %), Puducherry (5.9%) and Nagaland (6.1 %). The states with the highest percentage of rural population below the poverty line are Dadra & Nagar Haveli (55.2 %), Chhattisgarh (49.2 %), Orissa (47.8), Jharkhand (45.9%) and Madhya Pradesh (45.2%). It is

important to notice that Dadra & Nagar Haveli (55.2 %) has more than half of the population living below poverty line. The situation is alarming in this state.

The situation is not the same in the ranking of the states/UTs regarding the percentage of urban population living below poverty line. While Daman & Diu ranks first with zero rural population below poverty line, in case of proportion of urban population Andaman & Nicobar Islands ranks first with 4.9 % urban population living below poverty line, followed by Lakshadweep (7.9 %), Puducherry (8.6 %), Himachal Pradesh (8.8 %), and Goa (9.1 %). In the same course, there is a huge disparity between the states with the highest percentage of the rural and urban population. Dadra & Nagar Haveli has the highest proportion of the rural population of 55.2 % below the poverty level, but Manipur has the highest percentage of urban population of 73.4 %. Other states having the highest proportion of the urban population are Madhya Pradesh (42.1 %), Chhattisgarh (43.7 %), Uttar Pradesh (45.7 %), Bihar (50.8 %) and Manipur (73.4 %).

Figure 3: Population Below Poverty line in some large states, 1973-2011 (%)



Source: Asian Development Bank

Figure 3 depicts the trends in state-level poverty. The percentage of people living below poverty line at the national level has come down from 55% in 1973-74 to 22% in 2011-12. Except for some states,

most of them have reported a reduction in the poverty level in the year 2011-12. Some large states like Bihar, Madhya Pradesh, Odisha, and Uttar Pradesh still have a high population living below poverty line more than the national average. There is a substantial reduction in the level of poverty in the West Bengal and Tamil Nadu from 1973 to 2011. It is important to notice the factors of change in Tamil Nadu and West Bengal so that other states might learn a lesson from their success stories.

Causes of Poverty

Poor is getting poorer, and Rich is getting richer is a much-heard statement and it seems to be right in the context of India. The vicious circle of poverty is not leaving the people from its clutches. Low level of saving reduces the scope of investment, and low level of investment results in low income and this circle goes on like this always.

1. **British Rule:** No doubt colonial rule has devastated the resources of the country and ruined the traditional economies. The extended period of British rule has made this country an importer. They increased rural taxes and helped moneylenders and businessmen to grab the land of poor farmers which ruined agriculture system. Export of food grains led to famines in India and import of ready-made cloths from England destroyed local production. Several unfair schemes of the British have turned India into a poor country.

2. **Climatic Factor:** India is a tropical country surrounded by a vast ocean boundary and mighty Himalayas. This physical setting creates variety of harsh weather changes like hot summers and chilly winter that impact the routine and capacity to work with the workers. Apart from it, frequent irregular monsoonal precipitation, floods, drought and famine bring substantial damage to the agricultural production of the country and worsen the condition of already distressed farmers (Sen 1999).

3. **Demographic Factors:** Rapid growth of population surpasses the growth rate of national income. It possesses heavy burden on the resources of country. This load reduces per capita revenue and adds more people in the category of poor. Bigger size of the families has also contributed to rural poverty. The number of resources remains same but number of people dependent on them increases that leads to poor standard of living and low per capita income.

4. Economic Factors:

- a) Low Agricultural Yield: Despite of several attempts by the government still there are many farmers who are unable to access modern technology in the agriculture. The output per hectare is very less in comparison to the output of other developed countries. Low output is a direct reason of poverty of farmers.
- b) Disparity in the land ownership: Land is the prime factor in the agriculture. However, the distribution of agricultural land is very unequal. The size-wise distribution of fertile landholdings is mostly concentrated into the hands of few farmers who are rich and resourceful while maximum is poor with small holdings. Such concentrated distribution leads to poverty.
- c) Unemployment: Absence of skilled and unskilled jobs has created a enormous problem in the country. Due to low productivity and lesser benefits in the agriculture people are turning towards secondary and tertiary activities. But they don't get proper jobs and remain unemployed or under-employed that leads to both rural and urban poverty.

5. Social Factors:

- a) Illiteracy: literacy is the primary factor to bring social change in the society. Education makes a person capable of earning real money and leading a respectable life in the society. Low literacy level in the country is the primary cause of poverty. Most of the unskilled labours are illiterate and they are unable to find a good job and lead a healthy life.
- b) Caste system: Indian society was divided on four varnas i.e. Brahmin, Kshatriya, Vaishya and Shudra. Each Varna had a particular task to do. With time these varnas transformed into rigid castes and perceived to be higher or lower work that led to subordination of people of Vaishya and Shudras and they could not get access to the mainstream. On caste system of India K.V. Verghese has said, "Caste system acted as a springboard for class exploitation with the result that the counterpart of the poverty of the many is the opulence of the few. The second is the cause of the first."
- c) Indebtedness: The poor people particularly farmers have to borrow money from the moneylenders for their agricultural investments and others social requirements like marriage or construction of house etc. Due to exorbitant rate of interest from these private money-lenders the poor/needy borrowers become unable to overcome the debt, sometimes they have to loss their land in

lieu of debt. Such indebted families remain below the line of poverty for generations due to this debt trap.

d) Unequal distribution of wealth: Though per-capita income of the people is increasing since 1951, the division of property has not been equal. Most of the wealth is in the hands of a few individuals, and they are becoming richer while the resources less people are struggling to meet their ends. Poor are only getting poorer.

Government Strategies for Poverty Alleviation

Since independence, Indian government is striving to reduce the poverty level through various programmes. The five-year plans were framed to work towards the reduction of poverty through proper planning. During the First Five-Year Plan (1951-56), the focus was to bring social and economic change through provisions of equal opportunities to all in the income and wealth generation. Second Five Year Plan (1956-61) concentrated on the economic development that could provide effective benefits to the less privileged people of the country. The government adopted growth-oriented approach as a solution to poverty in the first two five-year plans. The idea behind this method was that higher growth of gross domestic product and per capita income would impact to all sections of the society and trickle down to the poorest of the poor person of the community. From Third Five Year Plan (1961-66), government specifically started poverty reduction programmes for example Food for Work programme. Focus was on enlarging self-employment programmes, wage employment programmes in order to alleviate poverty. These programmes were Prime Minister's Rozgar Yojana (PMRY), Swarna Jayanti Shahari Rozgar Yojana (SJSRY) Rural Employment Generation Programme (REGP). The government is providing financial and infrastructural assistance to the people to set up small ventures. Some programmes are assisting the self-help groups of the people wherein some people make the team and help each other. The government provides a loan to the person who initiates self-employment activities. Such a scheme was launched by the government as Swarnjayanti Gram Swarozgar Yojana (SGSY) which was restructured as National Rural Livelihoods Mission (NRLM), and now it is renamed as "Ajeevika" and being implemented in a targeted mission mode to help maximum people. Government is working towards engaging the poor in meaningful employment opportunities through various employment programmes. In 2015 government launched a programme 'Mahatma Gandhi National Rural Employment' (MNREGA) through passing Mahatma Gandhi National Rural Employment

Guarantee Act in the parliament in August 2005, which allowed many unemployed people from various parts of India, get guaranteed wage employment.

Another approach to reducing the poverty in India was the provisioning of basic amenities to the people. Providing food at subsidised rates, free education and health facilities, sanitation and adequate water supply are vital to uplift the living standard of the poor people. Some of the relevant programmes started by the government to improve the nutritional status of the poor people are Public Distribution System (PDS), Integrated Child Development Scheme (ICDS) and Midday Meal (MDM) Scheme. Apart from them, the government has attempted to develop the infrastructural base of the poor living conditions through some schemes such as Pradhan Mantri Gram Sadak Yojana (PMGSY), Pradhan Mantri Gramodaya Yojana (PMGY), Valmiki Ambedkar Awas Yojana (VAMBAY). Other programmes like National Social Assistance Programme (NSAP) are being run by the government for providing social security to the people. NSAP is particularly for the old age people, who are not supported by anyone, through pension schemes. Destitute women and widows also get assistance through this scheme. In the year 2014, Pradhan Mantri Jan-Dhan Yojana (PMJDY) was launched by the government to bring the poor into the mainstream through opening zero balance bank account. This programme helped the poor develop a habit of saving and receive direct benefits of the government eliminating middle-men. The account holders were insured of Rs. 1 lakh accidental insurance cover and Rs. 30,000 life insurance cover.

Conclusion

It has been 60 years since independence, India is striving to remove the inequality among the citizens and bring prosperity. Several programmes are being run that focus on different approaches to achieve the target of poverty free India, but a lot must be done to achieve this. The programmes that are being run need rigorous scrutiny at micro and macro level. Most of the plans that were initiated 2-3 decades back are unable to create much impact in the targeted sectors. New programmes with a more focused approach and transparency should be started. The involvement of the receiver is imperative in making any plan successful. Most of the schemes are based on the growth of per capita income and economic growth but focus little over upliftment of living standards of the poor when compared to the other countries of the world. Regional disparity in the implementation, the outcome of various government schemes is very high. Some states of our nation can be compared to the most developed nations of the

world regarding socio-economic development while others are still struggling to fight the poverty and achieve a basic standard of living.

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